

App. Serial No.: 09/617,361  
Atty. Docket No.: 0013-011

IN THE CLAIMS

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Please amend the claims as follows:

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1-59. (Canceled)

60. (New) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:

    a processing unit for processing data and code; and

    memory for storing said data and said code, said code including

    a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,

    an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request, and

    an authorization module being configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request or to automatically verify said transaction approval request without obtaining verification from said account holder, said authorization module being responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified.

61. (New) A computer system according to Claim 60, wherein said authorization module includes an interactive verification module responsive to receipt of said transaction approval request and operative to initiate said connection with said account-holder.

62. (New) A computer system according to Claim 61, further comprising a network interface, and wherein said interactive verification module is operative to send an electronic message to said account-holder via said network interface.

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63. (New) A computer system according to Claim 62, wherein said interactive verification module is operative to verify said transaction approval request responsive to receiving a reply to said electronic message from said account-holder.

64. (New) A computer system according to Claim 61, further comprising a telecommunications device, and wherein said interactive verification module is operative to place an automated telephone call to said account-holder.

65. (New) A computer system according to Claim 64, wherein said interactive verification module is operative to:

establish a telephone connection with said account holder;  
recite at least a portion of said transaction approval request to said account holder; and  
receive verification instructions from said account-holder with respect to said transaction approval request.

66. (New) A computer system according to Claim 65, wherein said interactive verification module is further operative to require an authentication code from said account-holder prior to said step of reciting at least a portion of said transaction approval request to said account-holder.

67. (New) A computer system according to Claim 60, wherein:

any notification to said account-holder is disabled; and  
said authorization module includes an interactive verification module operative to  
wait for said account-holder to initiate said separate connection.

68. (New) A computer system according to Claim 67, further comprising a network interface, and wherein said interactive verification module is operative to wait for a communication from said account-holder via said network interface.

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69. (New) A computer system according to Claim 67, further comprising a network interface, and wherein said interactive verification module is operative to:

receive a connection request from said account-holder via said network interface;  
establish a network connection with said account-holder;  
authenticate said account holder;  
transmit at least a portion of said approval request to said account holder; and  
receive verification instructions from said account-holder with respect to said approval request.

70. (New) A computer system according to Claim 67, further comprising a telecommunications device, and wherein said interactive verification module is operative to wait for a telephone call from said account-holder.

71. (New) A computer system according to Claim 67, further comprising a telecommunications device, and wherein said interactive verification module is operative to:

receive a telephone call from said account-holder;  
authenticate said account-holder;  
recite at least a portion of said approval request to said account-holder; and  
receive verification instructions from said account-holder with respect to said approval request.

72. (New) A computer system according to Claim 60, wherein said authorization module includes a master verification module responsive to the lapse of a predetermined time period and operative to disclaim said approval request if said approval request has not been verified by said account-holder.

73. (New) A computer system according to Claim 72, wherein said master verification module is further operative to transmit notice to said account-holder when said transaction approval request is disclaimed.

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74. (New) A computer system according to Claim 60, wherein said authorization module is further operative to:

transmit a verification request identifying said transaction approval request to a third-party that verifies transaction approval requests with said account-holder; and receive indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request.

75. (New) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

receiving a transaction approval request from said merchant;  
electronically verifying said transaction approval request with an account-holder associated with said credit card data via a communication with said account-holder separate from said communication with said merchant;  
receiving instructions from said account-holder to selectively enable or disable said step of electronically verifying said transaction approval request; and  
transmitting an approval to said merchant if said transaction approval request is verified by said account-holder or if said step of electronically verifying said transaction approval request has been disabled.

76. (New) A method according to Claim 75, wherein said step of verifying said transaction approval request with said card-holder includes prompting said account-holder to verify said transaction approval request.

77. (New) A method according to Claim 76, wherein said step of prompting said account-holder includes sending an electronic message to said account-holder.

78. (New) A method according to Claim 77, wherein said step of verifying said transaction approval request with said account-holder includes receiving a reply to said electronic message.

79. (New) A method according to Claim 76, wherein said step of prompting said account-holder includes placing an automated telephone call to said account-holder.

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80. (New) A method according to Claim 79, wherein said step of placing an automated telephone call to said account-holder includes:

establishing a telephone connection with said account-holder;  
reciting at least a portion of said transaction approval request to said account holder; and  
receiving verification instructions from said account-holder with respect to said transaction approval request.

81. (New) A method according to Claim 80, wherein said step of placing an automated telephone call to said account-holder further includes receiving an authentication code from said account-holder prior to said step of reciting at least a portion of said transaction approval request to said account holder.

82. (New) A method according to Claim 75, wherein said step of electronically verifying said transaction approval request with said account-holder includes disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system.

83. (New) A method according to Claim 82, wherein said communication with said computer system is initiated by said account-holder via a network connection.

84. (New) A method according to Claim 82, wherein said step of electronically verifying said transaction approval request with said account-holder includes:

receiving a connection request from said account-holder via a network;  
establishing a network connection with said account-holder;  
authenticating said account-holder;  
transmitting at least a portion of said transaction approval request to said account-holder;  
and  
receiving verification instructions from said account-holder with respect to said transaction approval request.

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85. (New) A method according to Claim 82, wherein said communication with said computer system is initiated by said account-holder via a telephone connection.

86. (New) A method according to Claim 82, wherein said step of electronically verifying said transaction approval request with said account-holder includes:

receiving a telephone call from said account-holder;  
authenticating said account-holder;  
reciting at least a portion of said transaction approval request to said account-holder; and  
receiving verification instructions from said account-holder with respect to said transaction approval request.

87. (New) A method according to Claim 75, wherein said step of electronically verifying said transaction approval request with said account-holder includes automatically disclaiming said approval request if said transaction approval request is not verified by said account-holder within a predetermined time interval.

88. (New) A method according to Claim 87, further comprising transmitting notice to said account-holder when said transaction approval request is disclaimed.

89. (New) A method according to Claim 75, wherein said step of electronically verifying said transaction approval request with said account-holder includes:

transmitting a verification request identifying said transaction approval request to a third-party for verification of said transaction approval request with said account-holder;  
and  
receiving indicia of verification from said third-party indicating whether said account-holder verified said transaction approval request.

90. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 75.

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91. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 76.

92. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 77.

93. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 78.

94. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 79.

95. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 80.

96. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 81.

97. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 82.

98. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 83.

99. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 84.

100. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 85.

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101. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 86.
102. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 88.
103. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 89.
104. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 90.
105. (New) A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:
  - a processing unit for processing data and code;
  - memory for storing said data and said code, said code including
  - a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,
  - an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request, and
  - an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified, said authorization module being configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request or to automatically verify said transaction approval request without obtaining verification from said account-holder, said authorization module including an interactive verification module operative to wait for said account-holder to initiate said connection with said account-holder communication module, any prior notification to said account-holder regarding said transaction being disabled.

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106. (New) A computer system for verifying a commercial transaction between a user with financier data and a retailer, said computer system comprising:

    a processing unit for processing data and code;  
    memory for storing said data and said code, said code including  
        a financier communications module operative to facilitate a connection with a  
            financier for receiving a verification request related to said commercial  
            transaction,  
        an account-holder communications module operative to facilitate a connection with  
            an account-holder associated with said financier data for said account-holder to  
            verify said commercial transaction, and  
        an authorization module configurable to cooperate with said account-holder  
            communication module for obtaining account-holder verification of said  
            commercial transaction or to automatically verify said commercial transaction  
            without obtaining verification from said account holder, said authorization  
            module being responsive to receipt of said verification request and operative to  
            transmit an approval to said financier if said commercial transaction is verified.

107. (New) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

    receiving a transaction approval request from said merchant;  
    electronically verifying said transaction approval request with an account-holder  
        associated with said credit card data via a communication with said account-holder  
        separate from said communication with said merchant, said electronic verification  
        including disabling any notification to said account-holder and waiting for said  
        account-holder to initiate communication with said computer system;  
    enabling the account-holder to disable the step of electronically verifying;  
    automatically verifying the transaction approval request, if the account-holder has  
        disabled the step of electronically verifying; and  
    transmitting an approval to said merchant if said transaction approval request is verified.

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108. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 107.

109. (New) In a computer system, a method for verifying a commercial transaction between a user with credit card data and a merchant, said method comprising:

- receiving a verification request associated with said commercial transaction from a financial institution that approves transactions between account-holders and merchants;
- electronically verifying said associated commercial transaction with an account-holder associated with said credit card data;
- enabling the user to enable and disable the electronically verifying step; and
- transmitting indicia of verification to said financial institution if said associated commercial transaction is verified by said account-holder or if the electronically verifying step is disabled.

110. (New) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 109.

111. (New) A computer system according to claim 1, wherein the user is the account-holder.

112. (New) A computer system according to claim 75, wherein the user is the account-holder.

113. (New) A computer system according to claim 105, wherein the user is the account-holder.